

FEATURES OF TRADE.

Twine Trust a Woriment to Farmers of the Northwest.

FLOUR IS QUIET THE WORLD OVER.

Allegheny County Farms Prove to be Better Investments.

THAN CORNER LOTS IN CALIFORNIA.

OFFICE OF PITTSBURGH DISPATCH, WEDNESDAY, APRIL 17, 1889.

The Twine Trust appears to be a very large body of content among Northwest millers and farmers. It seems that the effect of the trust has been to elevate prices about 100 per cent above the market price of recent years, and farmers are kicking hard against this added tax to their sheaves. The current number of the Minneapolis Miller, which is the organ of the Northwest millers, does not see the clever twist in the Twine Trust which farmers say is there. The Miller is disposed to make light of the farmers' grievances, as appears from the following editorial reflections: "Back of the Twine Trust there is a real security. At advanced prices farmers will be taxed \$1 per acre, an addition of 68 cents to what they have formerly paid. If this advance has not been caused by a real scarcity there is a twist in the Twine Trust. With the advance in the price of the grain of the land, against 24 cents, the rate for a number of years past.

It appears to be to the knife between the farmer and the consumer, and from this point of view somebody will be hurt before an amicable settlement will be reached.

Wheat and Flour.
From every point of the compass, and from the most distant trade centers, comes the report of depression in flour markets. This is the advice from all grain centers of our land, and from Europe as well. The export demand for wheat and flour is reported to be at a low ebb, and the price of wheat is at a low ebb.

While supplies are below the average in the Northwest they are sufficiently above the average in foreign lands to prevent exportations. The short supply here, however, has not been the cause of a real scarcity there, as the world's markets were concerned, as proved by a number of facts.

The London correspondence of the Minneapolis Miller, after stating that the Twine Trust is a great deception, attempts to give a reason for the depression in the following terms: "First, the Twine Trust is a deception, and tends to demoralize the market. Second, there is a lack of confidence in trade circles, and this, with financial trouble in France, has caused the export of cargoes to give way. One of the weak features of markets this season has been the light demand for flour when in France."

From Minneapolis comes the report of further reductions in price of flour, which can hardly fail to bring down prices here in a day or two. The outside price for flour is at a low ebb, and the price of wheat is at a low ebb.

One of our leading jobbers here, on being interviewed today, professed to furnish the outside price for flour at \$1.10 in wood, and said he would be glad to see cash customers ready to pay this figure.

All sides point to a further decline in whole sale flour rates. But so far as can be learned the consumer has not yet raised to the point of the depression in the price of wheat and flour.

A Romance of Robinson's Run.
Allegheny county farms are better than corner lots in Western cities, as one young man has learned to his cost.

A well established farmer on the south side of the county a few years ago disposed of his property, and, by a happy deal in a California city of great extent, made \$5,000 in a few weeks. He was a disappointed man, and he gathered together every possible dollar and went with his family to the Pacific slope, in the expectation of making a fortune. The latest news to the effect that a collapse has come to the real estate boom in the city of San Francisco, has caused him to reconsider his investment, and he is now on his way back to his old home.

LOCAL LIVE STOCK.
Leading Features of Markets at East Liberty Yards—Cattle Barely Held Their Own—Calves Too Plentiful—Sheep and Lambs Demoralized.

The run of cattle this week up to today has been 75 loads, an excess of 10 loads over the average. There have been no extra prices in the receipts. The calves weighed from 1,300 to 1,400 pounds. The bulls weighed from 1,100 to 1,250. In the supplies were three or four loads of stockers and feeders, but of the 65 loads received on Monday 45 were from Chicago. Ten loads received since Monday were from the West. The receipts of calves were between 1,100 and 1,200 head. Markets for cattle were sluggish at last week's prices. Last week demand was active and everything sold up clean.

The slaughter of calves this week is easily explained by the increased supply. The best price obtained for 1,300 to 1,400 pound calves was 45c. A load of good stockers weighing 800 to 900 was sold at \$4.00. Calves are slow with 45c as the outside price. The calves were sold on Monday at \$4.00, but markets have been dropping since then. Three or four loads of calves were sold to-day, not being able to find customers.

Sheep and Lambs.
The tumble predicted a week ago has come with a vengeance. Prices are 60 to 70c lower than this time last week. Advice from New York has helped to depress the market. Between here and there no margin is left for shippers. But two or three loads were shipped this week, while it is a common thing to ship a dozen or more loads of sheep to-day, not being able to find customers.

The run has been light, but supply appears to be up to demand. Receipts to-day were of 10c from yesterday's rates, with \$4.00 for top prices for light packing hogs. At Liberty, the outside price is \$5.00, showing a decline of 10c over rates of last week, in face of a very light run.

McCall & Co.'s Review.
Receipts of cattle are fair and market very dull, especially on the better grades, as a few loads of this class were sold at \$4.00. Receipts of medium all sold at strong last week's prices. We give the following as ruling prices for the week: Prime, 1,300 to 1,400 lbs, \$4.25; good, 1,200 to 1,300 lbs, \$4.00; rough fair, 1,100 to 1,200 lbs, \$3.75; good butchers grades, 1,000 to 1,100 lbs, \$3.50; fair butchers grades, 900 to 1,000 lbs, \$3.25; bulls and fat cows, \$2.00; fresh cows and springers, \$2.00; 40 lb head.

The receipts of hogs continued light but fully equal to the demand. The market was slow today at following quotations: Prime, \$5.00; good, \$4.75; fair, \$4.50; rough, \$4.25; good butchers grades, \$3.75; fair butchers grades, \$3.50; rough fair, \$3.25; fresh cows and springers, \$2.00; 40 lb head.

Hogs.
The run has been light, but supply appears to be up to demand. Receipts to-day were of 10c from yesterday's rates, with \$4.00 for top prices for light packing hogs. At Liberty, the outside price is \$5.00, showing a decline of 10c over rates of last week, in face of a very light run.

McCall & Co.'s Review.
Receipts of cattle are fair and market very dull, especially on the better grades, as a few loads of this class were sold at \$4.00. Receipts of medium all sold at strong last week's prices. We give the following as ruling prices for the week: Prime, 1,300 to 1,400 lbs, \$4.25; good, 1,200 to 1,300 lbs, \$4.00; rough fair, 1,100 to 1,200 lbs, \$3.75; good butchers grades, 1,000 to 1,100 lbs, \$3.50; fair butchers grades, 900 to 1,000 lbs, \$3.25; bulls and fat cows, \$2.00; fresh cows and springers, \$2.00; 40 lb head.

The receipts of hogs continued light but fully equal to the demand. The market was slow today at following quotations: Prime, \$5.00; good, \$4.75; fair, \$4.50; rough, \$4.25; good butchers grades, \$3.75; fair butchers grades, \$3.50; rough fair, \$3.25; fresh cows and springers, \$2.00; 40 lb head.

Hogs.
The run has been light, but supply appears to be up to demand. Receipts to-day were of 10c from yesterday's rates, with \$4.00 for top prices for light packing hogs. At Liberty, the outside price is \$5.00, showing a decline of 10c over rates of last week, in face of a very light run.

McCall & Co.'s Review.
Receipts of cattle are fair and market very dull, especially on the better grades, as a few loads of this class were sold at \$4.00. Receipts of medium all sold at strong last week's prices. We give the following as ruling prices for the week: Prime, 1,300 to 1,400 lbs, \$4.25; good, 1,200 to 1,300 lbs, \$4.00; rough fair, 1,100 to 1,200 lbs, \$3.75; good butchers grades, 1,000 to 1,100 lbs, \$3.50; fair butchers grades, 900 to 1,000 lbs, \$3.25; bulls and fat cows, \$2.00; fresh cows and springers, \$2.00; 40 lb head.

The receipts of hogs continued light but fully equal to the demand. The market was slow today at following quotations: Prime, \$5.00; good, \$4.75; fair, \$4.50; rough, \$4.25; good butchers grades, \$3.75; fair butchers grades, \$3.50; rough fair, \$3.25; fresh cows and springers, \$2.00; 40 lb head.

Hogs.
The run has been light, but supply appears to be up to demand. Receipts to-day were of 10c from yesterday's rates, with \$4.00 for top prices for light packing hogs. At Liberty, the outside price is \$5.00, showing a decline of 10c over rates of last week, in face of a very light run.

McCall & Co.'s Review.
Receipts of cattle are fair and market very dull, especially on the better grades, as a few loads of this class were sold at \$4.00. Receipts of medium all sold at strong last week's prices. We give the following as ruling prices for the week: Prime, 1,300 to 1,400 lbs, \$4.25; good, 1,200 to 1,300 lbs, \$4.00; rough fair, 1,100 to 1,200 lbs, \$3.75; good butchers grades, 1,000 to 1,100 lbs, \$3.50; fair butchers grades, 900 to 1,000 lbs, \$3.25; bulls and fat cows, \$2.00; fresh cows and springers, \$2.00; 40 lb head.

A BUSINESS BREAK.

Some of the Disadvantages of a Partial Legal Holiday.

DIAMOND STREET 5 YEARS LATER.

An Interesting Incident in the Career of a Building Association.

THE OIL MARKET STRUCK BY A BLIZZARD.

To-morrow—Good Friday—will be a legal holiday in Pennsylvania, and the exchange and banks will be closed. People who do business at the banks should make a note of this and arrange their affairs accordingly.

Partial holidays, such as Good Friday, Washington's Birthday and some others, find very little reflection in the money market, often put to a great deal of inconvenience with no compensating good. For instance, a man in New York, where Good Friday has no legal standing, may have a note to pay to-morrow. The note is not cashed, and the man is a legal holiday, but he neglects the requirement to pay the day before, and his note is protested, tarnishing his reputation as a business man. It is a legal maxim that all men are supposed to be sane, but in the case of partial holidays it is an utter impossibility. Even bankers are sometimes caught napping.

Five years later. Two gentlemen, one a citizen, the other a stranger, met on the corner of Smithfield and Diamond streets and entered into conversation. The stranger (looking down Diamond)—What a handsome street. What fine looking business houses. How fresh and bright everything looks. We have nothing to equal it in any of the country.

Citizen—Yes, we are quite proud of it. It is the fashion of the town, and it is done here. Every evening it is thronged with women doing their shopping. Formerly the bulk of this trade was done on Fifth avenue, but it became crowded, and an outlet was necessary, and this street is the result. The people have never regretted that it was widened.

Stranger—Widened? Was it narrow? Citizen—Five years ago it was nothing but a narrow alleyway, and it was not until it was widened that it became a business street. It had a few good houses, but the most of them were small and cheap. A few enterprising citizens, looking at it from a business point of view, and having the best interests of the city at heart, conceived the idea of resurveying it, and widening it, and by widening it, it placed it in line with the best streets in the city. They did not dream that in so short a time it would become the great thoroughfare that it is.

Stranger—I suppose the project encountered considerable opposition at first? Citizen—Yes. For some time it was doubtful which side would win, the improvers or the anti-improvers. But the project was carried in favor as its importance was made clear. Then it was plain sailing and the work was speedily accomplished.

Stranger—It was a costly undertaking, was it not? Citizen—Yes, all the houses on the upper side had to be torn down. This was expensive, but it was more than overcome by the benefits that have resulted. The street is now wider, and it is more convenient for business. It is now a business street, and it is a credit to the city.

Stranger—I see it is not burdened with street cars, is it? Citizen—No, and it is my impression that it never will be. There are street cars on each side of it, on Fifth and Fourth, which afford all the transportation facilities that are necessary. Besides, the street is a credit to the city, and it is a credit to the city.

Stranger—It is a credit to the city, is it not? Citizen—Yes, all the houses on the upper side had to be torn down. This was expensive, but it was more than overcome by the benefits that have resulted. The street is now wider, and it is more convenient for business. It is now a business street, and it is a credit to the city.

Stranger—It is a credit to the city, is it not? Citizen—Yes, all the houses on the upper side had to be torn down. This was expensive, but it was more than overcome by the benefits that have resulted. The street is now wider, and it is more convenient for business. It is now a business street, and it is a credit to the city.

Stranger—It is a credit to the city, is it not? Citizen—Yes, all the houses on the upper side had to be torn down. This was expensive, but it was more than overcome by the benefits that have resulted. The street is now wider, and it is more convenient for business. It is now a business street, and it is a credit to the city.

Stranger—It is a credit to the city, is it not? Citizen—Yes, all the houses on the upper side had to be torn down. This was expensive, but it was more than overcome by the benefits that have resulted. The street is now wider, and it is more convenient for business. It is now a business street, and it is a credit to the city.

Stranger—It is a credit to the city, is it not? Citizen—Yes, all the houses on the upper side had to be torn down. This was expensive, but it was more than overcome by the benefits that have resulted. The street is now wider, and it is more convenient for business. It is now a business street, and it is a credit to the city.

Stranger—It is a credit to the city, is it not? Citizen—Yes, all the houses on the upper side had to be torn down. This was expensive, but it was more than overcome by the benefits that have resulted. The street is now wider, and it is more convenient for business. It is now a business street, and it is a credit to the city.

Stranger—It is a credit to the city, is it not? Citizen—Yes, all the houses on the upper side had to be torn down. This was expensive, but it was more than overcome by the benefits that have resulted. The street is now wider, and it is more convenient for business. It is now a business street, and it is a credit to the city.

Stranger—It is a credit to the city, is it not? Citizen—Yes, all the houses on the upper side had to be torn down. This was expensive, but it was more than overcome by the benefits that have resulted. The street is now wider, and it is more convenient for business. It is now a business street, and it is a credit to the city.

Stranger—It is a credit to the city, is it not? Citizen—Yes, all the houses on the upper side had to be torn down. This was expensive, but it was more than overcome by the benefits that have resulted. The street is now wider, and it is more convenient for business. It is now a business street, and it is a credit to the city.

Stranger—It is a credit to the city, is it not? Citizen—Yes, all the houses on the upper side had to be torn down. This was expensive, but it was more than overcome by the benefits that have resulted. The street is now wider, and it is more convenient for business. It is now a business street, and it is a credit to the city.

Stranger—It is a credit to the city, is it not? Citizen—Yes, all the houses on the upper side had to be torn down. This was expensive, but it was more than overcome by the benefits that have resulted. The street is now wider, and it is more convenient for business. It is now a business street, and it is a credit to the city.

Stranger—It is a credit to the city, is it not? Citizen—Yes, all the houses on the upper side had to be torn down. This was expensive, but it was more than overcome by the benefits that have resulted. The street is now wider, and it is more convenient for business. It is now a business street, and it is a credit to the city.

Stranger—It is a credit to the city, is it not? Citizen—Yes, all the houses on the upper side had to be torn down. This was expensive, but it was more than overcome by the benefits that have resulted. The street is now wider, and it is more convenient for business. It is now a business street, and it is a credit to the city.

Stranger—It is a credit to the city, is it not? Citizen—Yes, all the houses on the upper side had to be torn down. This was expensive, but it was more than overcome by the benefits that have resulted. The street is now wider, and it is more convenient for business. It is now a business street, and it is a credit to the city.

Stranger—It is a credit to the city, is it not? Citizen—Yes, all the houses on the upper side had to be torn down. This was expensive, but it was more than overcome by the benefits that have resulted. The street is now wider, and it is more convenient for business. It is now a business street, and it is a credit to the city.

Stranger—It is a credit to the city, is it not? Citizen—Yes, all the houses on the upper side had to be torn down. This was expensive, but it was more than overcome by the benefits that have resulted. The street is now wider, and it is more convenient for business. It is now a business street, and it is a credit to the city.

Stranger—It is a credit to the city, is it not? Citizen—Yes, all the houses on the upper side had to be torn down. This was expensive, but it was more than overcome by the benefits that have resulted. The street is now wider, and it is more convenient for business. It is now a business street, and it is a credit to the city.

Stranger—It is a credit to the city, is it not? Citizen—Yes, all the houses on the upper side had to be torn down. This was expensive, but it was more than overcome by the benefits that have resulted. The street is now wider, and it is more convenient for business. It is now a business street, and it is a credit to the city.

Stranger—It is a credit to the city, is it not? Citizen—Yes, all the houses on the upper side had to be torn down. This was expensive, but it was more than overcome by the benefits that have resulted. The street is now wider, and it is more convenient for business. It is now a business street, and it is a credit to the city.

Stranger—It is a credit to the city, is it not? Citizen—Yes, all the houses on the upper side had to be torn down. This was expensive, but it was more than overcome by the benefits that have resulted. The street is now wider, and it is more convenient for business. It is now a business street, and it is a credit to the city.

Stranger—It is a credit to the city, is it not? Citizen—Yes, all the houses on the upper side had to be torn down. This was expensive, but it was more than overcome by the benefits that have resulted. The street is now wider, and it is more convenient for business. It is now a business street, and it is a credit to the city.

A BUSINESS BREAK.

Some of the Disadvantages of a Partial Legal Holiday.

DIAMOND STREET 5 YEARS LATER.

An Interesting Incident in the Career of a Building Association.

THE OIL MARKET STRUCK BY A BLIZZARD.

To-morrow—Good Friday—will be a legal holiday in Pennsylvania, and the exchange and banks will be closed. People who do business at the banks should make a note of this and arrange their affairs accordingly.

Partial holidays, such as Good Friday, Washington's Birthday and some others, find very little reflection in the money market, often put to a great deal of inconvenience with no compensating good. For instance, a man in New York, where Good Friday has no legal standing, may have a note to pay to-morrow. The note is not cashed, and the man is a legal holiday, but he neglects the requirement to pay the day before, and his note is protested, tarnishing his reputation as a business man. It is a legal maxim that all men are supposed to be sane, but in the case of partial holidays it is an utter impossibility. Even bankers are sometimes caught napping.

Five years later. Two gentlemen, one a citizen, the other a stranger, met on the corner of Smithfield and Diamond streets and entered into conversation. The stranger (looking down Diamond)—What a handsome street. What fine looking business houses. How fresh and bright everything looks. We have nothing to equal it in any of the country.

Citizen—Yes, we are quite proud of it. It is the fashion of the town, and it is done here. Every evening it is thronged with women doing their shopping. Formerly the bulk of this trade was done on Fifth avenue, but it became crowded, and an outlet was necessary, and this street is the result. The people have never regretted that it was widened.

Stranger—Widened? Was it narrow? Citizen—Five years ago it was nothing but a narrow alleyway, and it was not until it was widened that it became a business street. It had a few good houses, but the most of them were small and cheap. A few enterprising citizens, looking at it from a business point of view, and having the best interests of the city at heart, conceived the idea of resurveying it, and widening it, and by widening it, it placed it in line with the best streets in the city. They did not dream that in so short a time it would become the great thoroughfare that it is.

Stranger—I suppose the project encountered considerable opposition at first? Citizen—Yes. For some time it was doubtful which side would win, the improvers or the anti-improvers. But the project was carried in favor as its importance was made clear. Then it was plain sailing and the work was speedily accomplished.

Stranger—It was a costly undertaking, was it not? Citizen—Yes, all the houses on the upper side had to be torn down. This was expensive, but it was more than overcome by the benefits that have resulted. The street is now wider, and it is more convenient for business. It is now a business street, and it is a credit to the city.

Stranger—It is a credit to the city, is it not? Citizen—Yes, all the houses on the upper side had to be torn down. This was expensive, but it was more than overcome by the benefits that have resulted. The street is now wider, and it is more convenient for business. It is now a business street, and it is a credit to the city.

Stranger—It is a credit to the city, is it not? Citizen—Yes, all the houses on the upper side had to be torn down. This was expensive, but it was more than overcome by the benefits that have resulted. The street is now wider, and it is more convenient for business. It is now a business street, and it is a credit to the city.

Stranger—It is a credit to the city, is it not? Citizen—Yes, all the houses on the upper side had to be torn down. This was expensive, but it was more than overcome by the benefits that have resulted. The street is now wider, and it is more convenient for business. It is now a business street, and it is a credit to the city.

Stranger—It is a credit to the city, is it not? Citizen—Yes, all the houses on the upper side had to be torn down. This was expensive, but it was more than overcome by the benefits that have resulted. The street is now wider, and it is more convenient for business. It is now a business street, and it is a credit to the city.

Stranger—It is a credit to the city, is it not? Citizen—Yes, all the houses on the upper side had to be torn down. This was expensive, but it was more than overcome by the benefits that have resulted. The street is now wider, and it is more convenient for business. It is now a business street, and it is a credit to the city.

Stranger—It is a credit to the city, is it not? Citizen—Yes, all the houses on the upper side had to be torn down. This was expensive, but it was more than overcome by the benefits that have resulted. The street is now wider, and it is more convenient for business. It is now a business street, and it is a credit to the city.

Stranger—It is a credit to the city, is it not? Citizen—Yes, all the houses on the upper side had to be torn down. This was expensive, but it was more than overcome by the benefits that have resulted. The street is now wider, and it is more convenient for business. It is now a business street, and it is a credit to the city.

Stranger—It is a credit to the city, is it not? Citizen—Yes, all the houses on the upper side had to be torn down. This was expensive, but it was more than overcome by the benefits that have resulted. The street is now wider, and it is more convenient for business. It is now a business street, and it is a credit to the city.

Stranger—It is a credit to the city, is it not? Citizen—Yes, all the houses on the upper side had to be torn down. This was expensive, but it was more than overcome by the benefits that have resulted. The street is now wider, and it is more convenient for business. It is now a business street, and it is a credit to the city.

Stranger—It is a credit to the city, is it not? Citizen—Yes, all the houses on the upper side had to be torn down. This was expensive, but it was more than overcome by the benefits that have resulted. The street is now wider, and it is more convenient for business. It is now a business street, and it is a credit to the city.

Stranger—It is a credit to the city, is it not? Citizen—Yes, all the houses on the upper side had to be torn down. This was expensive, but it was more than overcome by the benefits that have resulted. The street is now wider, and it is more convenient for business. It is now a business street, and it is a credit to the city.

Stranger—It is a credit to the city, is it not? Citizen—Yes, all the houses on the upper side had to be torn down. This was expensive, but it was more than overcome by the benefits that have resulted. The street is now wider, and it is more convenient for business. It is now a business street, and it is a credit to the city.

Stranger—It is a credit to the city, is it not? Citizen—Yes, all the houses on the upper side had to be torn down. This was expensive, but it was more than overcome by the benefits that have resulted. The street is now wider, and it is more convenient for business. It is now a business street, and it is a credit to the city.

Stranger—It is a credit to the city, is it not? Citizen—Yes, all the houses on the upper side had to be torn down. This was expensive, but it was more than overcome by the benefits that have resulted. The street is now wider, and it is more convenient for business. It is now a business street, and it is a credit to the city.

Stranger—It is a credit to the city, is it not? Citizen—Yes, all the houses on the upper side had to be torn down. This was expensive, but it was more than overcome by the benefits that have resulted. The street is now wider, and it is more convenient for business. It is now a business street, and it is a credit to the city.

Stranger—It is a credit to the city, is it not? Citizen—Yes, all the houses on the upper side had to be torn down. This was expensive, but it was more than overcome by the benefits that have resulted. The street is now wider, and it is more convenient for business. It is now a business street, and it is a credit to the city.

Stranger—It is a credit to the city, is it not? Citizen—Yes, all the houses on the upper side had to be torn down. This was expensive, but it was more than overcome by the benefits that have resulted. The street is now wider, and it is more convenient for business. It is now a business street, and it is a credit to the city.

Stranger—It is a credit to the city, is it not? Citizen—Yes, all the houses on the upper side had to be torn down. This was expensive, but it was more than overcome by the benefits that have resulted. The street is now wider, and it is more convenient for business. It is now a business street, and it is a credit to the city.

Stranger—It is a credit to the city, is it not? Citizen—Yes, all the houses on the upper side had to be torn down. This was expensive, but it was more than overcome by the benefits that have resulted. The street is now wider, and it is more convenient for business. It is now a business street, and it is a credit to the city.

Stranger—It is a credit to the city, is it not? Citizen—Yes, all the houses on the upper side had to be torn down. This was expensive, but it was more than overcome by the benefits that have resulted. The street is now wider, and it is more convenient for business. It is now a business street, and it is a credit to the city.

Stranger—It is a credit to the city, is it not? Citizen—Yes, all the houses on the upper side had to be torn down. This was expensive, but it was more than overcome by the benefits that have resulted. The street is now wider, and it is more convenient for business. It is now a business street, and it is a credit to the city.

Stranger—It is a credit to the city, is it not? Citizen—Yes, all the houses on the upper side had to be torn down. This was expensive, but it was more than overcome by the benefits that have resulted. The street is now wider, and it is more convenient for business. It is now a business street, and it is a credit to the city.

A BUSINESS BREAK.

Some of the Disadvantages of a Partial Legal Holiday.

DIAMOND STREET 5 YEARS LATER.

An Interesting Incident in the Career of a Building Association.

THE OIL MARKET STRUCK BY A BLIZZARD.

To-morrow—Good Friday—will be a legal holiday in Pennsylvania, and the exchange and banks will be closed. People who do business at the banks should make a note of this and arrange their affairs accordingly.

Partial holidays, such as Good Friday, Washington's Birthday and some others, find very little reflection in the money market, often put to a great deal of inconvenience with no compensating good. For instance, a man in New York, where Good Friday has no legal standing, may have a note to pay to-morrow. The note is not cashed, and the man is a legal holiday, but he neglects the requirement to pay the day before, and his note is protested, tarnishing his reputation as a business man. It is a legal maxim that all men are supposed to be sane, but in the case of partial holidays it is an utter impossibility. Even bankers are sometimes caught napping.

Five years later. Two gentlemen, one a citizen, the other a stranger, met on the corner of Smithfield and Diamond streets and entered into conversation. The stranger (looking down Diamond)—What a handsome street. What fine looking business houses. How fresh and bright everything looks. We have nothing to equal it in any of the country.

Citizen—Yes, we are quite proud of it. It is the fashion of the town, and it is done here. Every evening it is thronged with women doing their shopping. Formerly the bulk of this trade was done on Fifth avenue, but it became crowded, and an outlet was necessary, and this street is the result. The people have never regretted that it was widened.

Stranger—Widened? Was it narrow? Citizen—Five years ago it was nothing but a narrow alleyway, and it was not until it was widened that it became a business street. It had a few good houses, but the most of them were small and cheap. A few enterprising citizens, looking at it from a business point of view, and having the best interests of the city at heart, conceived the idea of resurveying it, and widening it, and by widening it, it placed it in line with the best streets in the city. They did not dream that in so short a time it would become the great thoroughfare that it is.

Stranger—I suppose the project encountered considerable opposition at first? Citizen—Yes. For some time it was doubtful which side would win, the improvers or the anti-improvers. But the project was carried in favor as its importance was made clear. Then it was plain sailing and the work was speedily accomplished.

Stranger—It was a costly undertaking, was it not? Citizen—Yes, all the houses on the upper side had to be torn down. This was expensive, but it was more than overcome by the benefits that have resulted. The street is now wider, and it is more convenient for business. It is now a business street, and it is a credit to the city.

Stranger—It is a credit to the city, is it not? Citizen—Yes, all the houses on the upper side had to be torn down. This was expensive, but it was more than overcome by the benefits that have resulted. The street is now wider, and it is more convenient for business. It is now a business street, and it is a credit to the city.

Stranger—It is a credit to the city, is it not? Citizen—Yes, all the houses on the upper side had to be torn down. This was expensive, but it was more than overcome by the benefits that have resulted. The street is now wider, and it is more convenient for business. It is now a business street, and it is a credit to the city.

Stranger—It is a credit to the city, is it not? Citizen—Yes, all the houses on the upper side had to be torn down. This was expensive, but it was more than overcome by the benefits that have resulted. The street is now wider, and it is more convenient for business. It is now a business street, and it is a credit to the city.

Stranger—It is a credit to the city, is it not? Citizen—Yes, all the houses on the upper side had to be torn down. This was expensive, but it was more than overcome by the benefits that have resulted. The street is now wider, and it is more convenient for business. It is now a business street, and it is a credit to the city.

Stranger—It is a credit to the city, is it not? Citizen—Yes, all the houses on the upper side had to be torn down. This was expensive, but it was more than overcome by the benefits that have resulted. The street is now wider, and it is more convenient for business. It is now a business street, and it is a credit to the city.

Stranger—It is a credit to the city, is it not? Citizen—Yes, all the houses on the upper side had to be torn down. This was expensive, but it was more than overcome by